

## CLAIMS

1. Method for using an electromagnetic scratchcard (1) to provide services  
5 between a terminal (6) accessible to a service customer and an infrastructure  
comprising a network (7) and a server (8) of a service provider, whereby an  
activation code (3) is present in electronic or magnetic form on the electromagnetic  
scratchcard (1) and the activation code (3) is used to activate a card balance (13)  
that is associated with the electromagnetic scratchcard (1) and is accessible to the  
10 server (8).
2. Method according to claim 1, whereby a unique card ID (2) in electronic or  
magnetic form is present on the electromagnetic scratchcard (1).
- 15 3. Method according to claim 1 or 2, whereby the activation code (3) can be  
read out by offering an activation challenge (9) to the electromagnetic scratchcard  
(1), whereby the activation challenge (9) must be equal to an initial challenge (4)  
that is present in electronic or magnetic form on the electromagnetic scratchcard  
(1).  
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4. Method according to claim 3, whereby a result (11) present in electronic or  
magnetic form is used to show whether the activation challenge (9) offered to the  
electromagnetic scratchcard (1) is equal to the initial challenge (4) present on the  
electromagnetic scratchcard (1).
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5. Method according to claim 4, whereby the card ID (2) and the result (11)  
are received by the server (8) via the network (7), and the server (8) verifies  
whether the result (11) corresponds with the activation code (3) associated with  
the card ID (2) in a database (10), such activation code check (14) being equal to  
30 the activation code (3) on the electromagnetic scratchcard (1).
6. Method according to claim 5, whereby the card ID (2) and the associated  
activation challenge (9), activation code check (14) and a reducible card balance  
(13) are located in the database (10) accessible by the server (8).
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7. Method according to one of the claims 4 through 6, whereby the result (11)  
is given the same value as the activation code (3) if the correct activation challenge

(9) has been offered to the electromagnetic scratchcard (1), or otherwise is given an error code E1.

8. Method according to claim 7, whereby the terminal (6) can read out and  
5 verify the result (11), and whereby the terminal (6) gives a report if the result (11) corresponds with the error code E1.

9. Method according to one of the claims 3 through 8, whereby a challenge (5)  
present in electronic or magnetic form on the electromagnetic scratchcard (1)  
10 shows the status of the electromagnetic scratchcard (1) and can be given the value of the activation challenge (9) offered to the electromagnetic scratchcard (1).

10. Method according to claim 9, whereby the terminal (6) reads out the  
challenge (5) in order to determine the status of the electromagnetic scratchcard  
15 (1).

11. Method according to claim 9 or 10, whereby the challenge (5) is set to a  
value C2 if the card balance (13) for the card ID (2) has been used up.

20 12. Method according to one of the claims 3 through 11, whereby the activation challenge (9) offered to the electromagnetic scratchcard (1) is stored on the electromagnetic scratchcard (1).

13. Method according to one of the claims 3 through 12, whereby the activation  
25 challenge (9) originates from the server (8).

14. An electromagnetic scratchcard (1) arranged to provide services to a service  
customer by means of a terminal (6) via a service provider's infrastructure  
comprising a network (7) and a server (8), whereby the electromagnetic  
30 scratchcard is provided with a processor (12), a memory (15) connected to the processor and an input/output unit (17) connected to the processor and used for communication with the terminal, whereby an activation code (3) is stored in the memory (15), and the processor (16) is arranged to activate a card balance (13) that is associated with the electromagnetic scratchcard (1) and that is accessible to  
35 the server (8), by means of communication with the server and use of the activation code (3).

15. An electromagnetic scratchcard (1) according to claim 14, whereby a unique card ID (2) and an initial challenge (4) are also stored in the memory, and the processor is arranged to read out the activation code (3) after receiving an activation challenge (9), whereby the activation challenge (9) must be equal to the  
5 initial challenge (4).

16. An electromagnetic scratchcard (1) according to claim 15, whereby the processor is arranged to store a result (11) in the memory, such result showing whether the activation challenge (9) offered to the electromagnetic scratchcard (1)  
10 is equal to the initial challenge (4) present on the electromagnetic scratchcard (1).

17. An electromagnetic scratchcard (1) according to claims 15 and 16, whereby a challenge (5) is also stored in the memory, such challenge showing the status of the electromagnetic scratchcard (1) and being arranged to give the challenge (5)  
15 the value of the activation challenge (9) offered to the electromagnetic scratchcard (1).

18. A terminal (6) that is connected to an infrastructure comprising a network (7) and a server (8) of a service provider, whereby the terminal is equipped with a  
20 terminal processor (18) and terminal input/output devices (20) to be able to communicate with an electromagnetic scratchcard according to one of the foregoing claims, such terminal processor (18) being arranged to send the electronic data received from the electromagnetic scratchcard (1) over the network (7) to the server (8), and to send the electronic or magnetic data received from the server (8)  
25 to the electromagnetic scratchcard (1) and to read out a challenge (5) present on the electromagnetic scratchcard (1) to determine the status of the electromagnetic scratchcard (1).

19. A server (8) that is connected to an infrastructure not directly accessible to a  
30 service customer, such infrastructure comprising a network (7) of a service provider, and connected to a database (10), such server (8) being arranged to:

- receive from a terminal (6) electronic or magnetic data via the network (7);
- compare the electronic or magnetic data received from the terminal (6) with the electronic or magnetic data contained in the database (10);
- 35 - retrieve electronic or magnetic data from the database (10) on the basis of electronic or magnetic data received from the terminal (6) and send such data via the network (7) to the terminal (6);

- modify electronic or magnetic data in the database (10) based on electronic or magnetic data received from the terminal (6);
- retrieve from the database (10) an activation challenge (9) associated with a card ID (2) and send it via the network (7) to the terminal (6), such card ID (2) received  
5 via the terminal uniquely defining an electromagnetic scratchcard.

20. A server (8) according to claim 19, whereby the server (8) is arranged to reduce de card balance (13) in the database (10) depending upon a service provided to the user of the electromagnetic scratchcard.